AMENDMENT TO THE CLAIMS

1. (currently amended)   An online affordability-based purchasing system comprising:

product information regarding a plurality of products [being] offered for sale online;

financing parameter information regarding at least one financing vehicle;

a first web server;

a computer, communicatively coupled to the first web server, running browser software [used to] for reviewing the product information; and

the computer responding to input of personal information about a buyer [to cause] causing the financing parameter information to be obtained, the financing parameter information and at least a portion of the personal information being used to automatically identify at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

2. (original)   The online affordability based purchasing system of claim 1 further comprising at least one web page delivered by one of the first web server or a second web server to the computer that presents an interface for input of the personal information about the buyer.

3. (original)   The online affordability based purchasing system of claim 1 wherein one of the first web server or a second web server obtains credit report information of the buyer from a third web server using at least a portion of the personal information, and wherein a software engine uses at least a portion of the credit report information of the buyer and the financing parameter information to identify the at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

4. (original)   The online affordability based purchasing system of claim 1 wherein the computer displays an indication of the at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

5. (original)   The online affordability based purchasing system of claim 4 wherein the indication comprises the at least one of the plurality of products identified, and for each product

identified, at least one financing vehicle for which the buyer is at least likely to be approved to purchase the identified product.

6. (original)   The online affordability based purchasing system of claim 4 further comprising at least one web page delivered by one of the first web server or a second web server to the computer that presents the indication of the at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

7. (original)   The online affordability based purchasing system of claim 6 wherein the computer responds to input via the at least one web page by at least initiating purchase of one of the plurality of products using a financing vehicle.

8. (original)   The online affordability based purchasing system of claim 6 wherein the computer responds to input via the at least one web page by selecting a product and a financing vehicle and at least initiating purchase of the product using the selected financing vehicle.

9. (original)   The online affordability based purchasing system of claim 1 wherein the computer comprises one of a buyer, seller or lender computer, and the at least one financing vehicle comprises at least one loan.

10. (previously presented)   An online affordability based purchasing system comprising:

at least one web page that contains personal information of a buyer;

financing parameter information regarding at least one financing vehicle;

a web server that responds to receipt of the at least one web page by causing the financing parameter information to be obtained; and

a software engine that automatically identifies, using at least a portion of the personal information and the financing parameter information, at least one of a plurality of products sold online for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

11. (original) The online affordability based purchasing system of claim 10 further comprising a computer communicatively coupled to the web server that receives input of the personal information.

12. (original) The online affordability based purchasing system of claim 11 wherein the web server communicates to the computer an indication of the at least one of a plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

13. (original) The online affordability based purchasing system of claim 11 wherein the web server communicates to the computer a list of products and, for each of the products on the list, at least one financing vehicle for which the buyer is at least likely to be approved.

14. (original) The online affordability based purchasing system of claim 13 wherein the computer responds to input by at least initiating purchase of a selected product using a selected financing vehicle.

15. (original) The online affordability based purchasing system of claim 11 further comprising product information regarding the at least one of the plurality of products, and wherein the computer runs browser software used to review the product information.

16. (original) The online affordability based purchasing system of claim 10 wherein the at least one web page contains information regarding the at least one of the plurality of products.

17. (original) The online affordability based purchasing system of claim 10 wherein one of the web server or a second web server obtains credit report information of the buyer from a third web server using at least a portion of the personal information, and wherein the software engine uses at least a portion of the credit report information of the buyer and the financing parameter information to identify the at least one of the plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

18. (original) The online affordability based purchasing system of claim 10 wherein the at least one financing vehicle comprises at least one loan.

19. (previously presented) A method of facilitating financing of at least one product being offered for sale online, the method comprising:

receiving, by a web server, at least one web page that contains personal information about a buyer;

obtaining financing parameter information regarding at least one financing vehicle; and

automatically identifying, by a software engine using at least a portion of the personal information and the financing information, at least one of a plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

20. (original) The method of claim 19 wherein the personal information is received via a communication from a computer, and further comprising causing, by the web server, display on the computer of an indication of the at least one of a plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.

21. (original) The method of claim 20 wherein the indication comprises a list of products, and for each product listed, at least one financing vehicle, and further comprising receiving, by the web server, a communication from the computer to initiate purchase of a selected product using a selected financing vehicle.

22. (original) The method of claim 19 wherein the at least one web page contains information regarding the at least one of a plurality of products.

23. (original) The method of claim 19 wherein the at least one financing vehicle comprises at least one loan.

24. (original) The method of claim 19 further comprising obtaining, using at least a portion of the personal information, credit report information, and wherein at least a portion of the credit

report information is used to identify at least one of a plurality of products for which the buyer is at least likely to be approved to purchase using the at least one financing vehicle.